SEP-13-2004 16:46 4163681645 P.03/12

Application No. 09/188,827 Amendment dated September 13th, 2004

Page 2

Amendments to the Claims

The listing of claims will replace all prior versions, and listings, of claims in the application.

Claims 1 through 64 have been previously cancelled.

Please cancel Claim 65 and insert new Claim 79 and amend Claims 66, 72, 74, 76, 77 and 78 as follows:

65. Cancel.

79 (new). A transaction processing system comprising a general purpose computer including a memory, a central processing unit and an input/output device, a data depository coupled to the general purpose computer, the memory of the general purpose computer including computer executable means having an application/customer profile information input module and a recovery module, the application/customer profile information module receiving transaction information for a transaction relating to a property unit which is stored in the data depository, the transaction information including relevant information regarding the property unit which is retrieved from and written to the data depository and the property unit including one of a personal property and a real property, the computer executable means further indicating a default condition for the transaction and initiating a recovery process of the property unit through said recovery module, the recovery process involving two or more actions specific to the property unit, said actions including locating, recovering possession of, managing, appraising and selling the property unit, said process involving services to be provided by a multiple of service providers, said recovery module receiving reporting information regarding the

Application No. 09/188,827 Amendment dated September 13th, 2004

Page 3

recovery process electronically over a communication network and providing automated coordination of the recovery process by coordinating communications with said multiple of service providers in response to the transaction information stored in the data depository, the transaction information being automatically updated with said reporting information to indicate a current status of the transaction, the automated coordination of the recovery module operating to automatically produce an output requiring action in response to the recovery module receiving the reporting information from one of the multiple service providers.

- 66. (currently amended) A transaction processing system as claimed in Claim 65 79 wherein the computer executable means further includes a search module which provides communication links to conduct a search of at least one database via the communication network and stores the results of the search in the data repository as part of the transaction information.
- 67. (previously presented) A system as claimed in Claim 66 wherein the computer executable means further includes a registration module which communicates information regarding the transaction to a public authority.
- 68. (previously presented) The system of Claim 67 wherein the registration module is operable to receive public information associated by the public authority with the transaction and store said public information in the data repository as part of the transaction information, the transaction information including electronic copies of documents related to the transaction and the computer executable means further including a document module which retrieves said copies from the data repository and which generates from the data repository database driven documents

Application No. 09/188,827 Amendment dated September 13th, 2004

Page 4

relative to the transaction.

- 69. (previously presented) The system of Claim 66 wherein the computer executable means further includes a payments module, the payments module providing at least one of payment history and invoice generation relating to the transaction.
- 70. (previously presented) The system of Claim 67 wherein the public authority is one of the credit bureau and an official recording agent.
- 71. (previously presented) The system of Claim 67 wherein the registration module is operable to receive public information associated by the public authority with the transaction and stores the public information in the data repository as part of the transaction information.
- 72. (currently amended) The system of Claim 65 79 wherein the computer executable means further includes an appraisals module for processing appraisal information relating the property unit and recording relevant appraisal information as part of the transaction information.
- 73. (previously presented) The system of Claim 72 wherein the computer executable means further includes an inventory sales module for processing the sale of the property unit.
- 74. (currently amended) The system of Claim 65 79 wherein the transaction information includes customer information about a customer associated with the transaction and the computer executable means further includes a recovery search module providing limited public access to the data repository to search and access information stored therein relating to property units or customers.

SEP-13-2004 16:47

Application No. 09/188,827 Amendment dated September 13th, 2004

Page 5

- 75. (previously presented) The system of Claim 74 wherein the customer information for a particular customer includes information regarding outstanding unit and seizure notices against such customer.
- 76. (currently amended) The system of Claim 65 79 wherein the computer executable means further includes an adjudication extract module for extracting information from the data repository relevant to a financial institution that is considering entering into a transaction.
- 77. (currently amended) The system of Claim 65 79 wherein the computer executable means further includes an adjudication module for receiving and assessing information relevant to a financial institution that is considering entering into a transaction.
- 78. (currently amended) The system of Claim 65 79 wherein each of said service providers is assigned a predetermined database access status and the computer executable means further includes an access control module which controls access by said service provider to the data repository as a function of said access status.